

## Claims

We claim:

1. A transaction card comprising:

a first layer of metal contained within the transaction card; and

5 a recordable medium on or within the transaction card for storing information relating to a transaction account.

2. The transaction card of claim 1 wherein the metal is titanium.

3. The transaction card of claim 1 wherein the metal is stainless steel.

4. The transaction card of claim 1 wherein the layer of metal is provided on a surface of  
10 the transaction card.

5. The transaction card of claim 1 further comprising:

a second layer of a substrate disposed adjacent to the first layer of metal.

6. The transaction card of claim 5 further wherein the substrate is laminated to the first layer of metal.

15 7. The transaction card of claim 5 wherein the substrate is selected from the group consisting of a thermoplastic polymer and metal.

8. The transaction card of claim 7 wherein the thermoplastic polymer is selected from the group consisting of polyvinyl chloride and polyethylene terephthalate copolymer.

9. The transaction card of claim 1 further comprising:

20 an adhesive layer disposed adjacent to the first layer of metal.

10. The transaction card of claim 5 further comprising:

an adhesive layer disposed adjacent the second layer of the substrate.

11. The transaction card of claim 1 wherein the recordable medium comprises a magnetic stripe disposed on the first layer of metal.
12. The transaction card of claim 5 wherein the recordable medium comprises a magnetic stripe disposed on the second layer of the substrate.
- 5 13. The transaction card of claim 9 wherein the recordable medium comprises a magnetic stripe disposed on the adhesive layer.
14. The transaction card of claim 10 wherein the recordable medium comprises a magnetic stripe disposed on the adhesive layer.
15. The transaction card of claim 1 further comprising:
- 10 a coating on a surface of the transaction card.
16. The transaction card of claim 15 wherein the coating is comprised of a material selected from the group consisting of silane, polyethylene terephthalate, acrylic, titanium carbonitride and a thermoset polymeric material.
17. The transaction card of claim 15 wherein the coating comprises a dye for providing a color to the transaction card.
- 15
18. The transaction card of claim 1 further comprising:
- a pattern etched into the surface of the metal layer.
19. The transaction card of claim 18 wherein the pattern is etched by a laser beam.
20. The transaction card of claim 1 further comprising:
- 20 a microchip embedded in the metal layer.
21. The transaction card of claim 1 further comprising:
- an oxide layer on at least one surface of the metal layer from an anodizing process.

22. The transaction card of claim 1 wherein the metal layer is about 30 mils thick.

23. The transaction card of claim 1 further comprising:

a pocket;

embossed characters in the metal located within the pocket and protruding from a

5 surface of the transaction card; and

a fill panel disposed within the pocket.

24. The transaction card of claim 1 further comprising:

an adhesive disposed within the pocket for adhering the fill panel within the pocket.

10 25. The transaction card of claim 1 further comprising:

chamfer edges around the perimeter of the transaction card.

26. A method of making a transaction card comprising the steps of:

providing a sheet of metal;

cutting the metal sheet into individual cards; and

15 applying a recordable medium on each card for storing information relating to a transaction account.

27. The method of claim 26 wherein the metal comprises titanium.

28. The method of claim 27 wherein the metal comprises stainless steel.

29. The method of claim 26 further comprising the step of anodizing the metal to provide

20 an oxide layer on at least one surface of the metal.

30. The method of claim 26 further comprising coating the metal with a coating.

31. The method of claim 30 wherein the coating comprises a material selected from the group consisting of silane, polyethylene terephthalate, acrylic, titanium carbonitride, and a thermoset polymeric material.

32. The method of claim 31 wherein the coating comprises a dye for providing a color to the transaction card.

33. The method of claim 26 wherein the cutting of the sheet of metal is accomplished via a means selected from the group consisting of water jet cutting, laser cutting, die cutting, and plasma cutting.

34. The method of claim 26 further comprising the step of:

engraving at least one surface of the metal to provide a pattern in the surface of the transaction card.

35. The method of claim 34 wherein the engraving is accomplished via a laser beam.

36. The method of claim 35 further comprising the steps of:

melting the surface of the metal with the laser beam; and

recrystallizing the surface of the metal to impart a color to the surface of the titanium.

37. The method of claim 26 further comprising the step of:

applying a signature panel to a surface of the transaction card.

38. The method of claim 37 further comprising the steps of:

applying an adhesive to the surface of the metal prior to applying the signature panel to the surface of the metal; and

applying the signature panel to the adhesive.

39. The method of claim 26 wherein the recordable medium comprises a magnetic stripe.

40. The method of claim 39 further comprising the steps of:

applying a primer material to the surface of the metal prior to applying the magnetic stripe to the metal; and

applying the magnetic stripe to the primer material.

5 41. The method of claim 26 wherein the recordable medium comprises a microchip.

42. The method of claim 26 wherein the recordable medium comprises both a magnetic stripe and a microchip.

43. The method of claim 26 further comprising the step of embossing each card to provide information thereon.

10 44. The method of claim 26 further comprising the step of:

encoding the recordable medium with information.

45. The method of claim 26 further comprising the step of:

laminating a substrate to the metal.

46. The method of claim 45 further wherein the substrate comprises a material selected

15 from the group consisting of a thermoplastic polymer and metal.

47. The method of claim 46 wherein the thermoplastic polymer is selected from the group consisting of polyvinyl chloride and polyethylene terephthalate copolymer.

48. The method of claim 26 further comprising the step of:

beveling the edges of the transaction card.

20 49. A method of making a metal containing transaction card comprising:

providing a metal-containing card;

cutting a pocket within the card;

embossing the card within the pocket to provide embossed characters on a first surface of the transaction card; and

filling the pocket to provide a smooth surface on a second surface of the transaction card.

- 5 50. The method of claim 49 wherein the metal is titanium.
- 51. The method of claim 49 wherein the pocket is filled by a fill panel.
- 52. The method of claim 51 wherein the fill panel is titanium.
- 53. The method of claim 51 wherein the fill panel is disposed within the pocket with an adhesive.